



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**FIRST MERCHANTS CORPORATION**

**BHC Name**

**City/State** [MUNCIE, IN](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [17,718,985](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FIRST MERCHANTS CORPORATION**

200 EAST JACKSON STREET

MUNCIE, IN 47305

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## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	17,004,483	14,669,808	14,827,020	13,464,356	11,084,218
Net income (\$000) .....	151,329	157,798	205,531	148,600	164,460
Number of BHCs in peer group .....	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.05	2.79	70	2.95	2.65	71	2.91	2.60	71	2.96	2.77	59	3.34	3.01	62
+ Non-interest income .....	0.63	0.94	35	0.70	1.09	35	0.68	1.04	35	0.73	1.21	31	0.73	1.32	25
- Overhead expense .....	2.07	2.18	48	1.87	2.21	27	1.87	2.17	30	1.96	2.57	21	2.21	2.69	24
- Provision for credit losses .....	0.13	0.10	66	0	-0.12	74	0	-0.09	70	0.44	0.51	40	0.03	0.15	17
+ Securities gains (losses) .....	0.01	0	92	0.05	0.01	92	0.04	0.01	93	0.09	0.02	93	0.04	0.01	90
+ Other tax equivalent adjustments .....	0	0	14	0	0	49	0	0	82	0	0	86	0	0	42
= Pretax net operating income (tax equivalent) .....	1.49	1.46	59	1.83	1.76	59	1.76	1.66	62	1.39	1.04	75	1.87	1.56	76
Net operating income .....	1.19	1.10	64	1.43	1.34	61	1.39	1.26	67	1.10	0.81	76	1.48	1.19	82
Net income .....	1.19	1.10	64	1.43	1.34	61	1.39	1.26	67	1.10	0.82	75	1.48	1.19	82
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.62	3.36	68	3.40	3.12	68	3.35	3.06	67	3.73	3.55	58	4.66	4.41	68
Interest expense .....	0.36	0.35	58	0.26	0.26	64	0.26	0.25	64	0.53	0.52	60	1.06	1.08	53
Net interest income (tax equivalent) .....	3.26	3.01	66	3.13	2.85	65	3.09	2.80	67	3.20	3.01	58	3.60	3.33	60
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.09	11	0.07	0.12	48	0.10	0.11	57	0.09	0.27	31	0.04	0.21	19
Earnings coverage of net loan and lease losses (X) .....	-251.69	36.38	9	39.34	26.30	71	25.87	39.72	59	27.52	22.91	69	64.08	24.40	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.95	1.17	89	2.21	1.32	89	2.11	1.23	90	1.41	1.58	42	0.95	0.83	63
Allowance for loan and lease losses / Total loans and leases .....	1.94	1.15	89	2.21	1.30	89	2.11	1.20	90	1.41	1.55	43	0.95	0.81	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.43	0.39	62	0.58	0.58	54	0.47	0.49	51	0.67	0.71	50	0.28	0.57	18
30-89 days past due loans and leases / Total loans and leases .....	0.11	0.33	27	0.10	0.29	21	0.12	0.32	22	0.29	0.39	44	0.19	0.43	23
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	10.68	5.89	71	4.53	-3.31	73	3.51	-2.33	68	5.63	3.20	65	12.06	14.45	43
Net short-term noncore funding dependence .....	9.18	0.87	84	2.30	-9.17	84	1.36	-7.71	77	-0.11	-4.76	67	4.65	3.38	46
Net loans and leases / Total assets .....	64.61	63.09	49	58.75	58.81	49	58.61	58.67	51	64.81	61.58	51	67.33	63.77	47
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.81	9.22	38	9.28	9.07	60	9.30	8.98	64	9.57	9.13	71	10.54	9.76	74
Holding company equity capital / Total assets .....	10.76	9.68	68	12.40	10.79	74	12.38	10.71	77	13.33	11.16	82	14.34	12.43	75
Total equity capital (including minority interest) / Total assets .....	10.76	9.81	66	12.40	10.91	73	12.38	10.82	76	13.33	11.29	81	14.34	12.57	75
Common equity tier 1 capital / Total risk-weighted assets .....	10.40	11.79	33	11.75	12.64	39	11.68	12.42	40	12.02	12.38	50	12.13	12.17	54
Net loans and leases / Equity capital (X) .....	6	6.64	39	4.74	5.47	34	4.74	5.53	33	4.86	5.58	37	4.70	5.21	38
Cash dividends / Net income .....	36.10	31.93	54	28.90	27.22	54	29.79	28.27	54	38.05	42.30	44	31.18	33.12	48
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	17.65	6.04	83	9.63	9.51	53	9.85	10.50	53	12.92	16.68	44	25.97	9.26	86
Equity capital .....	2.06	-3.83	68	1.88	7.52	21	1.97	7.46	29	4.99	6.99	44	26.85	10.49	85
Net loans and leases .....	29.40	14.48	84	-2.99	-0.66	47	-0.65	3.36	41	8.68	9.07	58	17.34	9.10	82
Noncore funding .....	90.50	36.20	81	-21.03	-21.64	53	-11.82	-14.79	56	-24.78	-12.18	36	45.01	6.59	88
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	5.31	11.91	38	3.75	10.65	30	3.66	10.95	31	3.73	13.56	27	3.92	13.04	36
Equity investment in subsidiaries / Equity capital .....	104.98	104.01	60	100.42	103.15	38	99.49	103.22	32	103.05	102.81	52	100.39	103.22	38
Cash from ops + noncash items + op expense / Op expense + dividends .....	99.88	118.32	40	229.56	155.61	78	223.94	154.48	76	112.05	147.24	38	188.48	190.27	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	332,560	273,901	360,119	379,711	400,255	21.42	70.66
Income from lease financing receivables.....	0	0	0	36	85		-100.00
Fully taxable income on loans and leases.....	314,365	257,426	338,009	358,264	382,772	22.12	67.90
Tax-exempt income on loans and leases.....	18,195	16,475	22,110	21,483	17,568	10.44	137.04
Estimated tax benefit on income on loans and leases.....	4,837	4,379	5,877	5,711	4,670	10.44	17.01
Income on loans and leases (tax equivalent).....	337,397	278,280	365,996	385,458	405,010	21.24	69.51
Investment interest income (tax equivalent).....	92,668	72,455	99,990	78,036	67,885	27.90	151.46
Interest on balances due from depository institutions.....	1,538	461	630	933	3,973	233.62	251.95
Interest income on other earning assets.....	641	434	601	1,047	1,622	47.70	-11.22
Total interest income (tax equivalent).....	432,244	351,630	467,217	465,474	478,490	22.93	82.34
Interest on time deposits of \$250K or more .....	651	440	523	3,666	4,964	47.95	-49.53
Interest on time deposits < \$250K.....	1,786	2,596	3,194	16,384	29,124	-31.20	-79.80
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	26,986	14,694	19,602	31,690	57,497	83.65	362.09
Interest on other borrowings and trading liabilities.....	9,387	6,146	8,158	10,166	12,685	52.73	40.06
Interest on subordinated debt and mandatory convertible securities .....	3,967	3,356	4,475	4,475	4,475	18.21	18.21
Total interest expense.....	42,777	27,232	35,952	66,381	108,745	57.08	64.34
Net interest income (tax equivalent).....	389,467	324,398	431,265	399,093	369,745	20.06	84.56
Non-interest income.....	80,604	77,240	101,534	98,283	80,725	4.36	66.18
Adjusted operating income (tax equivalent) .....	470,071	401,638	532,799	497,376	450,470	17.04	81.13
Overhead expense.....	263,966	205,857	277,098	263,657	245,215	28.23	79.36
Provision for credit losses.....	16,755	0	0	58,673	2,800		128.18
Securities gains (losses) .....	1,137	5,316	5,674	11,895	4,415	-78.61	-24.05
Other tax equivalent adjustments .....	-1	0	1	1	0		
Pretax net operating income (tax equivalent).....	190,486	201,097	261,376	186,942	206,870	-5.28	78.85
Applicable income taxes .....	20,938	28,308	35,259	21,375	29,325	-26.04	-6.17
Tax equivalent adjustments .....	18,219	14,991	20,586	16,967	13,085	21.53	45.68
Applicable income taxes (tax equivalent).....	39,157	43,299	55,845	38,342	42,410	-9.57	12.46
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	151,329	157,798	205,531	148,600	164,460	-4.10	111.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	151,329	157,798	205,531	148,600	164,460	-4.10	111.10
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	151,329	157,798	205,531	148,600	164,460	-4.10	111.10
Investment securities income (tax equivalent).....	92,668	72,455	99,990	78,036	67,885	27.90	151.46
US Treasury and agency securities (excluding mortgage-backed securities) .....	6,467	515	4,402	634	1,565	1155.73	2055.67
Mortgage-backed securities .....	21,409	18,312	24,561	23,211	26,216	16.91	72.72
All other securities .....	64,792	53,628	71,027	54,191	40,104	20.82	168.22
Cash dividends declared.....	54,626	45,608	61,230	56,542	51,276	19.77	138.45
Common .....	53,688	45,608	61,230	56,542	51,276	17.72	134.35
Preferred .....	938	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....

09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
BHC	Peer # 1	Pct												
3.39	3.12	72	3.20	2.90	71	3.15	2.85	72	3.46	3.27	64	4.32	4	71
0.34	0.33	59	0.25	0.24	64	0.24	0.23	64	0.49	0.48	61	0.98	0.98	57
3.05	2.79	70	2.95	2.65	71	2.91	2.60	71	2.96	2.77	59	3.34	3.01	62
0.63	0.94	35	0.70	1.09	35	0.68	1.04	35	0.73	1.21	31	0.73	1.32	25
3.69	3.77	49	3.65	3.80	45	3.59	3.70	45	3.69	4.04	34	4.06	4.41	35
2.07	2.18	48	1.87	2.21	27	1.87	2.17	30	1.96	2.57	21	2.21	2.69	24
0.13	0.10	66	0	-0.12	74	0	-0.09	70	0.44	0.51	40	0.03	0.15	17
0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
0.01	0	92	0.05	0.01	92	0.04	0.01	93	0.09	0.02	93	0.04	0.01	90
0	0	14	0	0	49	0	0	82	0	0	86	0	0	42
1.49	1.46	59	1.83	1.76	59	1.76	1.66	62	1.39	1.04	75	1.87	1.56	76

Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....

0.31	0.34	39	0.39	0.41	48	0.38	0.38	54	0.28	0.23	65	0.38	0.36	56
0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
1.19	1.10	64	1.43	1.34	61	1.39	1.26	67	1.10	0.81	76	1.48	1.19	82

Plus: Net extraordinary items.....  
 Equals: Net income .....

Memo: Net income (last four quarters) .....

Net income-BHC and noncontrolling (minority) interest .....

0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
1.19	1.10	64	1.43	1.34	61	1.39	1.26	67	1.10	0.82	75	1.48	1.19	82
1.20	1.10	68	1.40	1.30	63	1.39	1.26	67	1.10	0.82	75	1.48	1.19	82
1.19	1.11	63	1.43	1.35	60	1.39	1.27	67	1.10	0.83	75	1.48	1.20	82

### Margin Analysis

Average earning assets / Average assets .....

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets .....

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets .....

93.65	92.93	60	94.08	93.09	63	94.11	93.08	64	92.62	92.32	55	92.68	91.05	68
67.39	60.58	78	69.23	61.98	79	69.17	61.99	78	69.34	64.06	74	71.32	65.57	79
3.62	3.36	68	3.40	3.12	68	3.35	3.06	67	3.73	3.55	58	4.66	4.41	68
0.36	0.35	58	0.26	0.26	64	0.26	0.25	64	0.53	0.52	60	1.06	1.08	53
3.26	3.01	66	3.13	2.85	65	3.09	2.80	67	3.20	3.01	58	3.60	3.33	60

Total loans and leases (tax equivalent).....  
 Interest-bearing bank balances .....

Federal funds sold and reverse repos .....

Trading assets .....

Total earning assets .....

4.23	4.24	57	4.03	4.07	52	3.99	4.01	48	4.26	4.27	53	5.27	5.09	68
0.69	0.79	33	0.15	0.13	83	0.15	0.14	75	0.36	0.27	78	3.39	2.04	92
0.51	1.05	24	0	0.25	21	0.16	0.25	52	0.19	0.68	24	1.92	2.44	36
3.47	3.33	62	3.25	3.09	57	3.20	3.04	58	3.60	3.51	52	4.53	4.36	63

Investment securities (tax equivalent).....  
 US Treasury and agency securities (excluding mortgage-backed securities).....  
 Mortgage-backed securities.....  
 All other securities .....

2.68	1.96	90	2.56	1.77	91	2.54	1.77	90	2.80	2.25	85	3.23	2.76	83
1.66	1.38	80	0.83	1.23	24	2.45	1.14	94	2.14	1.75	72	2.33	2.32	59
1.93	1.87	57	1.41	1.55	37	1.49	1.57	43	1.88	2.05	27	2.38	2.61	18
3.17	2.89	65	3.23	2.85	67	3.09	2.81	64	3.55	3.24	68	3.81	4.06	52

Interest-bearing deposits.....  
 Time deposits of \$250K or more .....

Time deposits < \$250K.....  
 Other domestic deposits .....

Foreign deposits .....

0.36	0.35	63	0.25	0.22	63	0.24	0.21	64	0.60	0.53	62	1.26	1.10	65
0.58	0.61	51	0.50	0.70	26	0.46	0.66	29	1.65	1.42	71	1.89	1.96	40
0.38	0.58	32	0.50	0.67	32	0.47	0.62	36	1.47	1.36	60	2.11	1.82	67
0.37	0.31	66	0.23	0.16	74	0.22	0.15	74	0.44	0.36	72	1.03	0.93	61

0.52			0.12			0.14			0.42			1.19		
0.67	0.88	52	0.18	0.18	70	0.18	0.17	70	0.37	0.62	37	1.14	1.86	31
1.48	1.55	42	1.27	1.29	50	1.27	1.27	49	1.29	1.50	39	1.49	2.38	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	80,604		77,240		101,534		98,283		80,725						
Fiduciary activities income .....	17,442		16,648		22,406		18,757		15,114						
Service charges on deposit accounts - domestic .....	21,831		17,266		23,815		21,187		23,209						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	4,744		4,636		5,956		4,990		2,448						
Insurance activities revenue.....	82		130		165		145		211						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	-1,312		-678		-1,038		-217		71						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	4,926		15,506		18,070		18,676		6,285						
Other non-interest income.....	32,891		23,732		32,160		34,745		33,387						
Total overhead expenses .....	263,966		205,857		277,098		263,657		245,215						
Personnel expense.....	154,562		124,563		166,995		155,937		144,037						
Net occupancy expense.....	36,985		31,664		42,164		45,535		35,390						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,972		4,284		5,747		5,987		5,994						
Other operating expenses.....	66,447		45,346		62,192		56,198		59,794						
Fee income on mutual funds and annuities.....	4,744		4,636		5,956		4,990		2,448						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	2,136		1,828		1,821		1,907		1,891						
Average personnel expense per employee.....	72.36		68.14		91.71		81.77		76.17						
Average assets per employee.....	7,960.90		8,025.06		8,142.24		7,060.49		5,861.56						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	5.89	2.43	82	6	2.14	85	5.87	2.17	85	5.08	2.02	82	3.03	2.72	57
Overhead expenses / Net Interest Income + non-interest income .....	58.42	58.02	51	53.24	58.85	25	54.10	59.28	26	54.88	62.28	23	56.06	61.29	32
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.07	2.18	48	1.87	2.21	27	1.87	2.17	30	1.96	2.57	21	2.21	2.69	24
Personnel expense.....	1.21	1.20	54	1.13	1.23	38	1.13	1.21	39	1.16	1.30	37	1.30	1.41	38
Net occupancy expense.....	0.29	0.22	75	0.29	0.24	72	0.28	0.23	74	0.34	0.26	81	0.32	0.28	66
Other operating expenses.....	0.57	0.73	26	0.45	0.72	8	0.46	0.72	9	0.46	0.94	6	0.59	0.97	14
Overhead less non-interest income .....	1.44	1.22	65	1.17	1.08	51	1.18	1.10	51	1.23	1.25	45	1.48	1.32	55
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	56.15	57.55	40	51.25	58.34	21	52.01	58.83	22	53.01	61.82	19	54.44	60.64	21
Personnel expense.....	32.88	31.86	50	31.01	32.89	31	31.34	32.93	33	31.35	32.36	38	31.97	32.39	47
Net occupancy expense.....	7.87	5.98	82	7.88	6.26	77	7.91	6.23	75	9.16	6.58	86	7.86	6.52	75
Other operating expenses.....	15.41	19.14	21	12.36	18.68	6	12.75	19.18	8	12.50	22.28	4	14.60	21.20	9
Total non-interest income .....	17.15	24.10	36	19.23	28.20	31	19.06	27.67	32	19.76	28.83	31	17.92	29.23	25
Fiduciary activities income .....	3.71	2.13	75	4.15	2.27	76	4.21	2.20	76	3.77	2.09	75	3.36	1.97	73
Service charges on domestic deposit accounts .....	4.64	3.30	72	4.30	3.25	70	4.47	3.27	72	4.26	3.27	68	5.15	3.88	68
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	1.01	2.15	41	1.15	2.46	44	1.12	2.58	42	1	2.46	42	0.54	3.54	28
Insurance activities revenue.....	0.02	0.36	42	0.03	0.38	43	0.03	0.36	43	0.03	0.41	41	0.05	0.47	44
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	-0.28	1.23	0	-0.17	0.56	3	-0.19	0.60	2	-0.04	0.01	29	0.02	0.28	36
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	1.05	1.19	56	3.86	3.64	60	3.39	3.30	58	3.75	3.92	62	1.40	1.86	50
Other non-interest income.....	7	8.80	48	5.91	9.39	31	6.04	9.27	31	6.99	9.65	41	7.41	10.04	40
Overhead less non-interest income .....	39.01	32.79	66	32.02	29.67	48	32.95	30.52	49	33.25	31.93	51	36.52	31.06	57
Applicable income taxes / Pretax net operating income (tax equivalent).....	10.99	21.50	2	14.08	21.49	4	13.49	21.18	5	11.43	18.63	14	14.18	20.56	8
Applicable income tax + TE / Pretax net operating income + TE .....	20.56	23.57	15	21.53	23.11	25	21.37	22.67	27	20.51	21.18	36	20.50	23.23	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	7,186,634	5,488,537	5,506,543	5,607,463	5,578,817	30.94	59.18	
Commercial and industrial loans .....	3,330,529	2,573,615	2,714,565	2,776,699	2,109,879	29.41	131.92	
Loans to individuals .....	174,980	137,053	148,218	131,979	138,676	27.67	101.47	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	5,051	-100.00		
Agricultural loans .....	68,008	66,576	77,086	83,060	93,861	2.15	-42.24	
Other loans and leases .....	915,245	781,785	806,636	647,939	542,063	17.07	183.96	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	11,675,396	9,047,566	9,253,048	9,247,140	8,468,347	29.04	79.95	
Less: Allowance for loan and lease losses .....	226,702	199,972	195,397	130,648	80,284	13.37	209.05	
Net loans and leases .....	11,448,694	8,847,594	9,057,651	9,116,492	8,388,063	29.40	78.48	
Debt securities that reprice or mature in over 1 year .....	4,283,964	4,434,611	4,510,659	3,135,718	2,585,003	-3.40	193.71	
Mutual funds and equity securities .....	0	0	0	0	0			
Subtotal .....	15,732,658	13,282,205	13,568,310	12,252,210	10,973,066	18.45	99.83	
Interest-bearing bank balances .....	179,593	369,447	474,154	392,305	118,263	-51.39	146.19	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	11,045	11,146	13,935	11,065	11,056	-0.91	37.99	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	15,923,296	13,662,798	14,056,399	12,655,580	11,102,385	16.54	100.19	
Non-interest-bearing cash and due from depository institutions .....	119,532	169,261	167,146	192,896	177,201	-29.38	-18.47	
Premises, fixed assets, and leases .....	139,783	123,303	123,473	129,309	133,802	13.37	36.39	
Other real estate owned .....	6,454	698	558	940	7,527	824.64	-45.82	
Investment in unconsolidated subsidiaries .....	2,114	2,012	2,012	2,012	2,322	5.07	-8.96	
Intangible and other assets .....	1,528,051	1,102,898	1,103,806	1,086,473	1,034,017	38.55	83.35	
Total assets .....	17,718,985	15,060,725	15,453,149	14,067,210	12,457,254	17.65	95.77	
Quarterly average assets .....	17,770,623	15,006,087	15,298,655	13,968,047	12,479,039	18.42	102.08	
Average loans and leases (YTD) .....	10,639,773	9,202,864	9,171,311	9,050,081	7,686,861	15.61	88.54	
<b>Memoranda</b>								
Loans held-for-sale .....	25,394	5,990	11,187	3,966	9,037	323.94	462.56	
Loans not held-for-sale .....	11,650,002	9,041,576	9,241,861	9,243,174	8,459,310	28.85	79.69	
Real estate loans secured by 1–4 family .....	2,635,926	1,689,710	1,691,942	1,744,466	1,738,551	56.00	82.45	
Commercial real estate loans .....	4,396,762	3,624,717	3,645,245	3,664,173	3,599,955	21.30	55.80	
Construction and land development .....	828,923	521,889	523,066	484,723	787,568	58.83	66.16	
Multifamily .....	701,601	754,299	713,565	775,019	598,683	-6.99	33.73	
Nonfarm nonresidential .....	2,866,238	2,348,529	2,408,614	2,404,431	2,213,704	22.04	59.36	
Real estate loans secured by farmland .....	153,946	174,110	169,356	198,824	240,311	-11.58	-37.94	
Total investment securities .....	4,295,009	4,445,757	4,524,594	3,146,783	2,596,059	-3.39	192.86	
U.S. Treasury securities .....	2,067	1,000	1,000	0	0	106.70	726.80	
US agency securities (excluding mortgage-backed securities) .....	504,855	102,235	466,593	33,517	54,494	393.82	2132.09	
Municipal securities .....	2,459,268	2,530,802	2,633,833	1,877,812	1,253,911	-2.83	250.49	
Mortgage-backed securities .....	1,314,925	1,805,891	1,417,390	1,229,819	1,286,123	-27.19	77.46	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	13,894	5,829	5,778	5,635	1,531	138.36	1208.29	
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	1,983,968	2,374,574	2,344,547	1,919,115	1,790,021	-16.45	123.32	
U.S. Treasury securities .....	2,067	1,000	1,000	0	0	106.70	726.80	
US agency securities (excluding mortgage-backed securities) .....	105,766	11,557	95,136	2,430	38,875	815.17		
Municipal securities .....	1,344,956	1,534,555	1,576,532	1,257,885	899,796	-12.36	189.61	
Mortgage-backed securities .....	518,785	823,133	667,601	654,665	851,319	-36.97	22.45	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	12,394	4,329	4,278	4,135	31	186.30	19890.32	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-443,953	15,372	22,456	52,625	21,528			
Available-for-sale securities appreciation (depreciation) .....	-392,520	66,601	75,896	111,730	49,605			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	965,776	946,186	873,168	890,025	503,427	2.07	88.93	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,356,651	2,554,323	2,709,646	2,298,138	1,736,396	31.41	101.69
NOW, ATS and transaction accounts .....	5,178,299	4,763,076	4,994,544	4,523,014	3,514,171	8.72	172.56
Time deposits less brokered deposits < \$250K .....	3,422	270,158	250,128	356,993	838,869	-98.73	-99.59
MMDA and other savings accounts .....	5,054,490	4,301,483	4,334,802	3,661,713	2,896,177	17.51	168.18
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,592,862	11,889,040	12,289,120	10,839,858	8,985,613	14.33	116.12
Time deposits of \$250K or more .....	200,877	102,586	97,830	133,179	292,058	95.81	-1.93
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	379,482	183,589	181,577	177,102	242,946	106.70	56.74
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	431,200	75,000	75,000	55,000	41,300	474.93	164.49
Other borrowings w/remaining maturity over 1 year .....	218,770	264,149	264,055	339,430	314,772	-17.18	-12.59
Brokered deposits < \$250K .....	641,086	357,063	345,627	388,573	562,285	79.54	53.28
Noncore funding .....	1,871,415	982,387	964,089	1,093,284	1,453,361	90.50	46.37
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	145,100	113,558	113,618	113,380	133,685	27.78	8.95
Other liabilities .....	202,942	207,650	173,751	145,043	98,158	-2.27	204.48
Total liabilities .....	15,812,319	13,192,635	13,540,578	12,191,565	10,670,817	19.86	103.56
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	25,125	125	125	125	125	20000.00	20000.00
Common stock .....	7,393	6,689	6,676	6,740	6,921	10.52	20.35
Common surplus .....	1,228,312	990,273	987,431	1,006,346	1,056,677	24.04	47.15
Retained earnings .....	961,542	832,728	864,839	788,578	696,520	15.47	113.79
Accumulated other comprehensive income .....	-314,089	39,889	55,113	74,836	27,874		
Other equity capital components .....	-1,617	-1,614	-1,613	-980	-1,680		
Total holding company equity capital .....	1,906,666	1,868,090	1,912,571	1,875,645	1,786,437	2.06	48.60
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,906,666	1,868,090	1,912,571	1,875,645	1,786,437	2.06	48.60
Total liabilities and capital .....	17,718,985	15,060,725	15,453,149	14,067,210	12,457,254	17.65	95.77
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,356,651	2,554,323	2,709,646	2,298,138	1,736,396	31.41	101.69
Interest-bearing deposits .....	11,078,174	9,794,366	10,022,931	9,063,472	8,103,560	13.11	111.09
Total deposits .....	14,434,825	12,348,689	12,732,577	11,361,610	9,839,956	16.89	108.82
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,912,571	1,875,645	1,875,645	1,786,437	1,408,260		
Accounting restatements .....	0	-68,040	-68,040	0	0		
Net income .....	151,329	157,798	205,531	148,600	164,460		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	5,822	-15,144	-17,999	-48,832	-12,549		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	1,617	1,614	1,613	980	1,680		
Changes incident to business combinations .....	262,389	0	0	0	229,926		
Less: Dividends declared .....	54,626	45,608	61,230	56,542	51,276		
Change in other comprehensive income .....	-369,202	-34,947	-19,723	46,962	49,296		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,906,666	1,868,090	1,912,571	1,875,645	1,786,437		

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	40.56	39.88	47	36.44	36.06	45	35.63	36.25	45	39.86	36.22	51	44.78	37.78	58
Commercial and industrial loans .....	18.80	11.23	83	17.09	11.11	79	17.57	10.76	80	19.74	13.52	79	16.94	12.02	75
Loans to individuals .....	0.99	3.58	43	0.91	3.60	39	0.96	3.36	45	0.94	3.40	41	1.11	4.20	38
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0.04	0.04	80
Agricultural loans.....	0.38	0.19	78	0.44	0.21	81	0.50	0.18	83	0.59	0.19	85	0.75	0.24	84
Other loans and leases.....	5.17	4.52	60	5.19	4.26	63	5.22	4.47	64	4.61	4.63	58	4.35	5.01	53
Net loans and leases.....	64.61	63.09	49	58.75	58.81	49	58.61	58.67	51	64.81	61.58	51	67.33	63.77	47
Debt securities over 1 year.....	24.18	18.76	70	29.44	18.32	84	29.19	19.46	78	22.29	15.55	78	20.75	14.60	84
Mutual funds and equity securities .....	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	88.79	83.05	75	88.19	78.17	89	87.80	79.22	85	87.10	78.16	86	88.09	79.65	81
Interest-bearing bank balances .....	1.01	3.61	21	2.45	9.37	12	3.07	8.50	22	2.79	7.51	19	0.95	3.06	24
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.06	1.71	6	0.07	1.51	7	0.09	1.56	8	0.08	1.68	8	0.09	1.91	7
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	89.87	90.76	38	90.72	91.57	38	90.96	91.77	40	89.97	91.05	34	89.12	89.53	42
Non-interest cash and due from depository institutions.....	0.67	0.98	26	1.12	0.99	60	1.08	0.82	73	1.37	1.07	77	1.42	1.14	73
Other real estate owned.....	0.04	0.01	88	0	0.01	39	0	0.01	40	0.01	0.02	35	0.06	0.03	80
All other assets.....	9.46	8.19	67	8.16	7.39	62	7.96	7.35	61	8.66	7.82	63	9.45	9.27	53
<b>Memoranda</b>															
Short-term investments .....	1.08	6.75	8	2.53	12.31	5	3.16	11.47	13	2.87	11.17	11	1.04	7.63	8
U.S. Treasury securities.....	0.01	1.98	21	0.01	1.18	30	0.01	1.47	25	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	2.85	0.81	89	0.68	0.75	65	3.02	0.82	88	0.24	0.63	46	0.44	0.54	57
Municipal securities .....	13.88	1.69	96	16.80	1.70	97	17.04	1.73	97	13.35	1.69	96	10.07	1.34	97
Mortgage-backed securities .....	7.42	12.93	24	11.99	13.46	45	9.17	14.14	29	8.74	11.75	39	10.32	11.44	44
Asset-backed securities .....	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0.08	0.51	42	0.04	0.51	36	0.04	0.53	34	0.04	0.42	41	0.01	0.39	32
Loans held-for-sale.....	0.14	0.30	59	0.04	0.50	29	0.07	0.55	36	0.03	0.52	22	0.07	0.39	31
Loans held for investment .....	65.75	63.03	51	60.03	58.34	52	59.81	58.06	54	65.71	61.72	56	67.91	63.50	50
Real estate loans secured by 1–4 family .....	14.88	12.79	62	11.22	11.57	51	10.95	11.46	51	12.40	11.91	53	13.96	13.29	55
Revolving .....	3.39	1.52	86	3.41	1.44	90	3.29	1.42	87	3.46	1.66	83	4.42	2.07	87
Closed-end, secured by first liens .....	11.37	10.86	56	7.69	9.73	42	7.56	9.67	40	8.79	9.81	45	9.23	10.69	42
Closed-end, secured by junior liens .....	0.12	0.19	54	0.11	0.19	45	0.10	0.17	46	0.16	0.22	51	0.30	0.28	64
Commercial real estate loans .....	24.81	24.89	48	24.07	22.35	52	23.59	22.69	52	26.05	22.22	58	28.90	22.23	58
Construction and land development .....	4.68	3.92	62	3.47	3.40	55	3.38	3.34	56	3.45	3.40	55	6.32	3.44	78
Multifamily.....	3.96	3.87	64	5.01	3.32	77	4.62	3.57	75	5.51	3.12	82	4.81	3.01	78
Nonfarm nonresidential .....	16.18	15.73	51	15.59	14.65	53	15.59	14.57	54	17.09	14.72	58	17.77	14.69	60
Real estate loans secured by farmland.....	0.87	0.34	82	1.16	0.35	84	1.10	0.30	87	1.41	0.33	87	1.93	0.36	92

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	61.55	62.29	42	60.66	60.51	44	59.51	61.05	38	60.64	57.15	48	65.88	57.46	53
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	61.55	62.29	42	60.66	60.51	44	59.51	61.05	38	60.64	57.15	48	65.88	57.46	53
Real estate loans secured by 1–4 family.....	22.58	20.65	56	18.68	20	44	18.29	19.86	44	18.86	19.43	46	20.53	20.75	48
Revolving .....	5.15	2.39	86	5.68	2.47	88	5.49	2.43	89	5.26	2.64	86	6.51	3.15	87
Closed-end.....	17.43	18.01	46	12.99	17.35	35	12.79	17.24	35	13.61	16.59	36	14.02	17.39	36
Commercial real estate loans .....	37.66	38.12	44	40.06	37.13	50	39.40	37.86	48	39.62	34.63	55	42.51	33.52	63
Construction and land development.....	7.10	6.10	61	5.77	5.69	56	5.65	5.65	54	5.24	5.26	55	9.30	5.09	80
1–4 family.....	0.99	1.40	54	0.62	1.19	48	0.63	1.18	50	0.45	0.93	44	0.81	0.94	55
Other.....	6.11	4.62	65	5.15	4.46	60	5.02	4.40	58	4.79	4.19	59	8.50	4.02	88
Multifamily.....	6.01	5.86	63	8.34	5.41	78	7.71	5.78	74	8.38	4.96	81	7.07	4.69	77
Nonfarm nonresidential .....	24.55	24.30	49	25.96	24.45	49	26.03	24.56	52	26	22.93	54	26.14	22.15	57
Owner-occupied.....	10.87	8.11	66	10.53	8.31	64	10.66	8.29	64	10.37	7.68	68	10.74	7.72	72
Other.....	13.68	15.95	38	15.43	15.83	48	15.37	15.94	47	15.64	14.95	53	15.40	14.34	54
Real estate loans secured by farmland.....	1.32	0.55	82	1.92	0.61	85	1.83	0.54	84	2.15	0.54	86	2.84	0.55	90
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0.06	0.11	79
Commercial and industrial loans .....	28.53	18.37	81	28.45	19.45	79	29.34	18.86	80	30.03	22.17	77	24.91	19.53	72
Loans to individuals .....	1.50	6.24	42	1.51	6.58	39	1.60	6.24	43	1.43	6.13	39	1.64	7.13	35
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	47
Agricultural loans.....	0.58	0.31	78	0.74	0.38	81	0.83	0.34	83	0.90	0.32	85	1.11	0.37	84
Other loans and leases.....	7.84	8.16	59	8.64	8.42	63	8.72	8.75	61	7.01	9.09	55	6.40	9.85	48
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	424.17	411.16	49	367.89	383.43	41	362.60	391.81	39	396.93	381.27	44	417.70	391.26	48
Real estate loans secured by 1–4 family.....	155.58	133.66	65	113.26	124.74	46	111.41	126.06	44	123.48	125.03	51	130.17	138.18	48
Revolving .....	35.47	15.46	90	34.46	15.53	85	33.46	15.44	86	34.41	17.42	82	41.26	21.26	78
Closed-end.....	120.10	116.59	59	78.80	107.54	37	77.96	108.85	36	89.07	106.14	41	88.91	115.20	39
Commercial real estate loans .....	259.50	254.65	51	242.96	238.58	49	240.04	245.88	46	259.37	234.65	51	269.53	229.44	52
Construction and land development.....	48.92	39.81	62	34.98	36.07	53	34.44	35.95	53	34.31	35.62	53	58.97	34.95	76
1–4 family.....	6.83	9.02	53	3.73	7.44	49	3.83	7.42	48	2.95	6.34	45	5.10	6.61	53
Other.....	42.09	30.27	69	31.25	28.34	56	30.61	28.11	56	31.36	28.16	57	53.86	27.32	84
Multifamily.....	41.41	40.47	65	50.56	35.29	76	46.99	38.66	73	54.86	32.74	79	44.82	31.04	79
Nonfarm nonresidential .....	169.17	161.09	53	157.42	156.30	49	158.61	158.05	50	170.20	155.06	53	165.74	152.10	54
Owner-occupied.....	74.87	53.43	67	63.84	52.63	63	64.98	52.99	63	67.85	52.37	66	68.11	53.07	66
Other.....	94.30	105.96	46	93.58	100.99	45	93.63	102.54	45	102.35	100.54	51	97.63	97.41	50
Real estate loans secured by farmland.....	9.09	3.36	83	11.67	3.67	84	11.15	3.22	85	14.07	3.44	88	17.99	3.60	90
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0.38	0.44	79
Commercial and industrial loans .....	196.57	115.08	84	172.51	116.17	78	178.75	114.45	80	196.55	139.91	75	157.97	122.02	68
Loans to individuals .....	10.33	35.47	43	9.19	36.56	38	9.76	34.55	42	9.34	37.47	38	10.38	43.51	33
Credit card loans .....	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0.02	4.34	48
Agricultural loans.....	4.01	1.73	81	4.46	2.03	80	5.08	1.86	83	5.88	1.88	84	7.03	2.18	84
Other loans and leases.....	54.02	50.11	62	52.40	47.63	63	53.12	51.06	64	45.86	49.54	59	40.59	52.44	53
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	26.79	30.74	42	29.54	29.25	51	28.73	30.07	47	29.26	27.32	52	31.77	26.45	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	184.63	205.31	46	179.12	187.63	49	175.06	195.33	44	191.52	183.76	50	201.42	178.57	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	259.50	262.15	47	242.96	244.92	46	240.04	252.85	45	259.37	240.85	50	269.53	236.10	52

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	1.08	6.75	8	2.53	12.31	5	3.16	11.47	13	2.87	11.17	11	1.04	7.63	8
Liquid assets .....	11.97	23.63	19	16.25	29.12	18	16.35	29.03	21	13.14	26.22	16	13.13	22.44	22
Investment securities .....	24.24	20.98	63	29.52	20.37	78	29.28	21.63	70	22.37	17.85	72	20.84	16.99	70
Net loans and leases .....	64.61	63.09	49	58.75	58.81	49	58.61	58.67	51	64.81	61.58	51	67.33	63.77	47
Net loans, leases and standby letters of credit .....	64.86	63.92	46	58.97	59.61	48	58.84	59.49	51	65.02	62.48	50	67.58	64.84	45
Core deposits .....	76.71	74.28	48	78.94	75.52	54	79.53	75.71	57	77.06	70.67	61	72.13	63.09	65
Noncore funding .....	10.56	12.30	56	6.52	10.15	44	6.24	10.30	40	7.77	14.13	36	11.67	19.36	32
Time deposits of \$250K or more .....	1.13	1.67	44	0.68	1.67	24	0.63	1.58	22	0.95	2.11	22	2.34	2.94	48
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	2.14	1.24	78	1.22	1.19	65	1.18	1.23	65	1.26	1.47	60	1.95	1.94	66
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	2.14	0.58	88	1.22	0.54	75	1.18	0.54	74	1.26	0.54	72	1.95	0.48	81
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	2.43	2.18	60	0.50	0.88	56	0.49	1	52	0.39	1.24	42	0.33	3.01	19
Earning assets that reprice within 1 year .....	35.73	35.71	45	35.44	38.80	41	37.04	37.37	51	36.55	39.38	41	39.58	39.29	50
Interest-bearing liabilities that reprice within 1 year .....	3.99	6.79	36	3.93	6.64	34	3.60	6.39	33	4.67	8.20	35	11.98	10.19	71
Long-term debt that reprices within 1 year .....	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	31.74	27.35	55	31.51	30.83	48	33.45	29.65	60	31.88	29.11	54	27.60	26.63	49
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	10.68	5.89	71	4.53	-3.31	73	3.51	-2.33	68	5.63	3.20	65	12.06	14.45	43
Net short-term noncore funding dependence .....	9.18	0.87	84	2.30	-9.17	84	1.36	-7.71	77	-0.11	-4.76	67	4.65	3.38	46
Short-term investment / Short-term noncore funding .....	11.65	112.63	9	55.44	304.29	12	72.54	273.46	21	103.44	184.19	33	20.20	77.77	26
Liquid assets - short-term noncore funding / Nonliquid assets .....	3.11	24.05	22	13.96	36.72	21	14.34	36.68	22	11.94	28.18	27	9.20	16.97	42
Net loans and leases / Total deposits .....	79.31	79.04	50	71.65	73.05	48	71.14	72.79	48	80.24	79.43	53	85.24	90.31	36
Net loans and leases / Core deposits .....	84.23	86.19	50	74.42	78.83	44	73.70	78.25	45	84.10	88.34	46	93.35	103.93	35
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-29.57	-10.05	8	1.14	0.50	76	1.63	0.12	89	4.10	1.57	84	1.71	0.72	85
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-26.14	-19.27	29	4.96	1.06	94	5.52	-0.25	96	8.71	4.31	87	3.95	1.36	91
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	53.81	26.09	82	46.59	13.65	88	48.18	14.28	88	39.01	11.38	88	31.05	12.67	80
Available-for-sale securities .....	46.19	71.92	18	53.41	84.59	11	51.82	83.77	11	60.99	87.23	11	68.95	85.40	20
U.S. Treasury securities .....	0.05	9.62	19	0.02	6.01	28	0.02	6.70	24	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities) .....	11.75	4.10	85	2.30	4.24	57	10.31	4.12	80	1.07	4.01	44	2.10	3.49	52
Municipal securities .....	57.26	8.02	99	56.93	8.38	98	58.21	8.22	99	59.67	9.83	98	48.30	7.75	96
Mortgage-backed securities .....	30.62	62.34	9	40.62	66.09	14	31.33	66.54	9	39.08	66.64	15	49.54	67.43	23
Asset-backed securities .....	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	0.32	3.02	36	0.13	3.01	32	0.13	3.08	32	0.18	3.01	39	0.06	2.94	28
Mutual funds and equity securities .....	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	0.26	9.28	5	0.25	8.18	5	0.31	7.78	3	0.35	10.55	5	0.43	11.86	4
Debt securities 1 to 5 years .....	1.98	20.14	4	0.96	17.39	6	0.79	18.25	5	0.89	17.03	7	1.94	17.94	13
Debt securities over 5 years .....	97.76	68.28	97	98.79	72.07	98	98.91	71.11	98	98.76	69.86	96	97.64	66.02	96
Pledged securities .....	22.49	31.26	40	21.28	33.37	38	19.30	32.26	33	28.28	35.67	41	19.39	30.57	39
Structured notes, fair value .....	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-49.91	-40.81	50	33.41	64.27	49	21	27.98	54	211.92	183.32	66	135.82	26.69	90
Investment securities .....	-3.39	11.76	32	51.56	32.48	72	43.78	31.36	69	21.21	23.62	56	59.02	11.75	90
Core deposits .....	14.33	4.57	81	15.04	16.96	51	13.37	16.94	50	20.64	26.88	31	23.19	11.23	82
Noncore funding .....	90.50	36.20	81	-21.03	-21.64	53	-11.82	-14.79	56	-24.78	-12.18	36	45.01	6.59	88

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,917,215	3,443,514	3,005,064
Commit: Secured commercial real estate loans .....	614,912	548,130	627,071	393,648	369,124
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	10,858
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	43,239	33,986	34,473	29,555	30,200
Commercial and similar letters of credit .....	0	0	140	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	10,537	22,976	12,255	29,149	23,575
Written options contracts (interest rate) .....	22,095	73,222	30,423	64,469	20,796
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,439,075	2,108,317	2,184,300	2,040,261	1,452,958
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....				25.35	22.78	65	24.48	22.01	65	24.12	23.52	59		
Standby letters of credit .....	0.24	0.66	30	0.23	0.66	24	0.22	0.65	22	0.21	0.71	20	0.24	0.84
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	46	0	0.02	20	0	0.02
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45
Derivative contracts .....	13.95	44.74	46	14.64	47.31	46	14.41	46.30	47	15.17	48.62	38	12.02	68.47
Interest rate contracts .....	13.95	32.78	49	14.64	35.15	49	14.41	32.46	50	15.17	34.36	41	12.02	47.31
Interest rate futures and forward contracts .....	0.06	3.53	48	0.15	4.39	42	0.08	3.25	36	0.21	6.21	33	0.19	10.67
Written options contracts (interest rate) .....	0.12	1.49	39	0.49	1.69	48	0.20	1.41	37	0.46	2.18	39	0.17	2.47
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65
Interest rate swaps .....	13.77	23.04	53	14	20.27	54	14.13	20.49	56	14.50	20.83	49	11.66	28.86
Foreign exchange contracts .....	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12
Futures and forward foreign exchange contracts .....	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....				42.71	44.98	62	38.05	42.82	62	39.09	45.53	59		

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,471,707	2,204,515	2,226,978	2,133,879	1,497,329
Interest rate contracts .....	2,471,707	2,204,515	2,226,978	2,133,879	1,497,329
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	10,537	22,976	12,255	29,149	23,575
Written options .....	22,095	73,222	30,423	64,469	20,796
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	22,095	73,222	30,423	64,469	20,796
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	2,439,075	2,108,317	2,184,300	2,040,261	1,452,958
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,471,707	2,204,515	2,226,978	2,133,879	1,497,329
Interest rate contracts .....	2,471,707	2,204,515	2,226,978	2,133,879	1,497,329
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,449,612	2,108,317	2,196,555	2,069,410	1,476,533
One year or less .....	91,517	77,460	182,802	132,267	66,715
Over 1 year to 5 years .....	656,232	550,951	484,894	390,174	334,533
Over 5 years .....	1,701,863	1,479,906	1,528,859	1,546,969	1,075,285
Gross negative fair value (absolute value) .....	98,809	48,855	42,244	77,535	29,680
Gross positive fair value.....	99,087	47,734	41,135	74,352	27,868
Held for trading.....	0	0	0	0	0
Non-traded.....	99,087	47,734	41,135	74,352	27,868
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	0.43	9.12	29	1.04	12.59	28	0.55	11.16	23	1.37	14.05	22	1.57	13.49	27
Written options .....	0.89	5.29	34	3.32	7.18	44	1.37	6.28	35	3.02	8.18	36	1.39	5.91	32
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0.89	4.93	36	3.32	6.91	46	1.37	5.96	37	3.02	7.73	39	1.39	5.10	33
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	98.68	77.96	80	95.64	71.71	75	98.08	74.26	85	95.61	68.76	80	97.04	69.75	80
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	99.11	93.16	53	95.64	91.91	41	98.63	92.53	54	96.98	91.48	54	98.61	93.86	58
One year or less .....	3.70	37.29	22	3.51	27.90	20	8.21	27.56	33	6.20	32.05	25	4.46	32.17	20
Over 1 year to 5 years .....	26.55	22.61	56	24.99	29.78	45	21.77	27.01	42	18.28	27.06	39	22.34	30.45	43
Over 5 years .....	68.85	26.09	87	67.13	29.19	86	68.65	29.89	85	72.50	29.56	90	71.81	28.09	89
Gross negative fair value (absolute value) .....	4	2.48	78	2.22	1.18	81	1.90	0.98	87	3.63	1.55	86	1.98	0.83	89
Gross positive fair value .....	4.01	2.55	75	2.17	1.59	76	1.85	1.34	74	3.48	2.23	80	1.86	1.19	78
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.07	0.10	58	0.04	0.05	68	0.03	0.04	68	0.06	0.07	70	0.02	0.06	66
Gross positive fair value (X) .....	0.07	0.10	62	0.04	0.06	57	0.03	0.05	56	0.06	0.09	50	0.02	0.07	41
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.07	0.02	86	0.04	0.01	88	0.03	0.01	87	0.06	0.02	88	0.02	0.01	80
Current credit exposure (X) .....	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>																
Beginning balance .....		195,397		130,648		130,648		80,284		80,552						
Gross losses .....		2,785		6,672		11,884		10,485		6,621						
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0						
Recoveries .....		3,536		1,941		2,578		2,176		3,553						
Net losses .....		-751		4,731		9,306		8,309		3,068						
Provision for loan and lease losses .....		16,755		0		0		58,673		2,800						
Adjustments .....		13,799		74,055		74,055		0		0						
Ending balance .....		226,702		199,972		195,397		130,648		80,284						
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0						
<b>Analysis Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct				
Provision for loan and lease losses / Average assets .....	0.13	0.09	72	0	-0.12	77	0	-0.09	74	0.44	0.51	40	0.03	0.15	17	
Provision for loan and lease losses / Average loans and leases .....	0.21	0.16	70	0	-0.21	77	0	-0.16	74	0.65	0.82	41	0.04	0.24	13	
Provision for loan and lease losses / Net loan and lease losses .....	-2,231.03	151.30	4	0	-65.12	63	0	-105.48	64	706.14	487.86	78	91.26	130.58	18	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.95	1.17	89	2.21	1.32	89	2.11	1.23	90	1.41	1.58	42	0.95	0.83	63	
Allowance for loan and lease losses / Total loans and leases .....	1.94	1.15	89	2.21	1.30	89	2.11	1.20	90	1.41	1.55	43	0.95	0.81	65	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.64			31.70		17.40	81	21	21.39	67	15.72	11.58	76	26.17	8.03	88
Allowance for loan and lease losses / Nonaccrual assets .....	521.06	428.13	72	388.28	330.05	75	453.76	364.13	73	212.54	299.17	42	503.38	218.72	87	
ALLL / 90+ days past due + nonaccrual loans and leases .....	512.07	320.87	78	387.10	271.93	79	443.83	287.08	77	209.99	244.34	48	501.21	151.73	94	
Gross loan and lease losses / Average loans and leases .....	0.03	0.16	22	0.10	0.20	33	0.13	0.19	45	0.12	0.34	21	0.09	0.28	23	
Recoveries / Average loans and leases .....	0.04	0.07	39	0.03	0.08	24	0.03	0.08	23	0.02	0.07	20	0.05	0.08	39	
Net losses / Average loans and leases .....	-0.01	0.09	11	0.07	0.12	48	0.10	0.11	57	0.09	0.27	31	0.04	0.21	19	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40	
Recoveries / Prior year-end losses .....	29.75	34.26	48	18.51	25.09	43	24.59	34.67	37	32.87	33.98	57	44.51	36.22	76	
Earnings coverage of net loan and lease losses (X) .....	-251.69	36.38	9	39.34	26.30	71	25.87	39.72	59	27.52	22.91	69	64.08	24.40	88	
<b>Net Loan and Lease Losses By Type</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct				
Real estate loans .....	-0.03	-0.01	18	0.09	0.02	85	0.07	0.02	83	0	0.04	29	0.04	0.01	79	
Real estate loans secured by 1–4 family .....	0.01	-0.02	90	0	-0.01	73	-0.01	-0.02	50	0.02	0.01	68	0	0.01	48	
Revolving .....	0.05	-0.06	95	0.08	-0.07	90	0.06	-0.07	89	0.10	0.01	84	-0.01	0.02	30	
Closed-end .....	0	-0.01	56	-0.03	-0.01	21	-0.04	-0.01	21	-0.01	0	27	0	0	57	
Commercial real estate loans .....	-0.05	0	8	0.14	0.04	83	0.11	0.04	82	-0.01	0.07	6	0.07	0.01	90	
Construction and land development .....	-0.13	-0.02	6	0	0.01	79	0	0	78	-0.02	0	26	0.16	-0.01	95	
1–4 family .....	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55	
Other .....	-0.13	-0.01	4	0	0.01	81	0	0	81	-0.02	0	20	0.16	-0.01	95	
Multifamily .....	0.02	0	92	0	0.01	52	0.01	0.01	82	0	0	24	0.21	0	99	
Nonfarm nonresidential .....	-0.05	0	9	0.22	0.05	89	0.16	0.05	85	0	0.11	5	0	0.02	24	
Owner-occupied .....	-0.04	0	6	0.04	0.01	86	0.03	0.01	84	0	0.02	43	0	0.01	33	
Other .....	-0.01	0.01	13	0.19	0.04	86	0.14	0.04	85	-0.01	0.08	4	0	0.01	18	
Real estate loans secured by farmland .....	0	0	55	-0.03	-0.01	15	-0.02	0	17	0.04	0.02	82	0	0.01	18	
Commercial and industrial loans .....	0.01	0.11	39	0.03	0.19	28	0.19	0.17	61	0.28	0.47	42	0.01	0.37	8	
Loans to individuals .....	0.48	0.76	40	0.23	0.72	25	0.24	0.71	24	0.29	1.13	19	0.12	1.17	9	
Credit card loans .....		1.94			2.27			1.84			2.92		4.73	3.11	82	
Agricultural loans .....	-0.01	0.02	20	-0.05	0.02	12	-0.03	0.02	18	-0.09	0.19	6	0.01	0.08	63	
Loans to foreign governments and institutions .....		0.05			0			0			0		0		0	
Other loans and leases .....	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0.04	0.15	49	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases.....		12,878		8,965		10,798		26,949		15,878
90+ days past due loans and leases .....		764		157		963		746		69
Nonaccrual loans and leases.....		43,508		51,502		43,062		61,471		15,949
Total past due and nonaccrual loans and leases.....		57,150		60,624		54,823		89,166		31,896
Restructured 30-89 days past due .....		140		223		126		1,147		443
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		11,710		14,289		13,670		1,710		709
Total restructured loans and leases .....		11,850		14,512		13,796		2,857		1,152
30-89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		55		216		203		2,093		398
Other real estate owned.....		6,454		698		558		940		7,527
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases.....	0.11	0.33	27	0.10	0.29	21	0.12	0.32	22	0.29
90+ days past due loans and leases .....	0.01	0.10	31	0	0.09	27	0.01	0.10	38	0.01
Nonaccrual loans and leases.....	0.37	0.37	54	0.57	0.54	60	0.47	0.46	54	0.66
90+ days past due and nonaccrual loans and leases.....	0.38	0.52	42	0.57	0.68	49	0.48	0.62	42	0.67
30-89 days past due restructured.....	0	0.01	47	0	0.01	56	0	0.01	51	0.01
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.10	0.09	63	0.16	0.12	69	0.15	0.10	72	0.02
30-89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.11	0.33	27	0.10	0.29	21	0.12	0.32	22	0.29
90+ days past due assets .....	0.01	0.10	29	0	0.09	24	0.01	0.10	36	0.01
Nonaccrual assets .....	0.37	0.37	54	0.57	0.55	60	0.47	0.47	54	0.66
30+ days past due and nonaccrual assets .....	0.49	0.89	33	0.67	1	35	0.59	0.97	32	0.96
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.25	0.33	48	0.34	0.40	51	0.28	0.36	45	0.44
90+ days past due and nonaccrual assets + other real estate owned .....	0.29	0.35	54	0.35	0.42	49	0.29	0.37	43	0.45
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.28	0.38	44	0.35	0.48	39	0.28	0.41	38	0.47
Allowance for loan and lease losses .....	22.12	55.46	17	26.32	67.85	16	22.49	62.64	12	50.25
Equity capital + allowance for loan and lease losses .....	2.35	3.63	40	2.55	4.12	27	2.08	3.60	31	3.27
Tier 1 capital + allowance for loan and lease losses .....	2.90	3.90	47	3.41	4.89	33	2.80	4.30	34	4.65
Loans and leases + other real estate owned .....	0.43	0.61	45	0.58	0.82	36	0.47	0.71	37	0.71

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.11	0.23	34	0.10	0.25	30	0.11	0.26	28	0.25	0.39	40	0.22	0.38	31
	90+ days past due .....		0.01	0.11	47	0	0.12	36	0.01	0.12	44	0	0.16	35	0	0.16	30
	Nonaccrual.....		0.56	0.41	74	0.63	0.60	63	0.64	0.52	70	1.05	0.76	75	0.26	0.46	31
Commercial and industrial	30–89 days past due .....		0.12	0.29	32	0.12	0.24	39	0.16	0.24	50	0.45	0.23	82	0.15	0.31	33
	90+ days past due .....		0	0.06	37	0	0.02	35	0.02	0.04	61	0.02	0.03	60	0	0.05	29
	Nonaccrual.....		0.09	0.47	15	0.65	0.65	62	0.28	0.57	33	0.08	0.75	10	0.06	0.83	11
Individuals	30–89 days past due .....		0.64	0.83	46	0.20	0.60	27	0.31	0.63	32	0.33	0.83	24	0.39	0.83	27
	90+ days past due .....		0	0.10	20	0	0.08	39	0	0.09	17	0	0.14	19	0	0.17	34
	Nonaccrual.....		0.01	0.17	28	0.01	0.17	24	0	0.17	24	0.03	0.28	27	0.03	0.17	34
Depository institution loans	30–89 days past due .....			0			0.03			0.01				0		0	47
	90+ days past due .....			0			0			0				0		0	49
	Nonaccrual.....			0			0			0				0		0	48
Agricultural	30–89 days past due .....		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0.19	0.67	56
Foreign governments	30–89 days past due .....			0			0			0.50				0			0.07
	90+ days past due .....			0			0			0				0			0
	Nonaccrual.....			0.14			0.17			0.15				0.09			0.03
Other loans and leases	30–89 days past due .....		0	0.13	38	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due .....		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.26	0.39	48	0.23	0.36	45	0.28	0.46	38	0.34	0.65	27	0.47	0.67	42
	90+ days past due .....	0	0.22	42	0.01	0.25	43	0.02	0.24	50	0.01	0.33	41	0	0.31	33
	Nonaccrual .....	0.58	0.58	57	0.44	0.76	37	0.63	0.71	52	0.49	0.89	32	0.37	0.73	28
Revolving	30–89 days past due .....	0.47	0.31	71	0.21	0.33	37	0.28	0.28	55	0.59	0.48	62	0.62	0.45	66
	90+ days past due .....	0.01	0.02	72	0.01	0.03	68	0.06	0.02	82	0	0.03	68	0.01	0.05	58
	Nonaccrual .....	0.29	0.86	34	0.31	1.05	28	0.28	1.18	28	0.37	1.13	29	0.21	1	20
Closed-end	30–89 days past due .....	0.19	0.41	35	0.24	0.36	49	0.28	0.49	37	0.25	0.65	23	0.40	0.70	31
	90+ days past due .....	0	0.25	21	0.01	0.27	45	0	0.26	39	0.01	0.38	42	0	0.35	35
	Nonaccrual .....	0.67	0.57	68	0.49	0.71	40	0.78	0.67	68	0.54	0.87	37	0.45	0.70	39
Junior lien	30–89 days past due .....	0	0.01	53	0.01	0.01	58	0.01	0.01	45	0.01	0.02	45	0.01	0.02	38
	90+ days past due .....	0	0	38	0	0	34	0	0	76	0	0	32	0	0	29
	Nonaccrual .....	0.14	0.02	96	0.02	0.04	43	0.01	0.03	40	0.02	0.04	36	0.02	0.04	38
Commercial real estate	30–89 days past due .....	0.01	0.13	16	0.05	0.16	33	0.03	0.15	27	0.21	0.26	57	0.11	0.18	41
	90+ days past due .....	0.01	0.01	72	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.57	0.29	83	0.75	0.48	74	0.66	0.38	76	1.35	0.62	88	0.19	0.23	49
Construction and development	30–89 days past due .....	0	0.19	15	0	0.15	18	0.01	0.17	40	0	0.28	26	0.21	0.28	61
	90+ days past due .....	0.07	0.01	93	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.14	16	0	0.31	30	0.13	0.20	63	0.03	0.41	30	0.12	0.20	60
1–4 family	30–89 days past due .....	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0.20	0.06	86
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.13	19	0	0.10	21	0.01	0.13	53	0	0.22	31	0.01	0.20	33
	90+ days past due .....	0.07	0	94	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0	0.12	18	0	0.25	32	0.13	0.16	71	0.03	0.35	36	0.12	0.17	65
Multifamily	30–89 days past due .....	0.02	0.04	66	0	0.09	26	0.02	0.07	62	0.25	0.09	81	0	0.08	19
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.10	0.06	76	0.08	0.13	70	0.07	0.17	67	0.07	0.11	57	0.04	0.05	63
Nonfarm non-residential	30–89 days past due .....	0.01	0.10	21	0.08	0.12	51	0.04	0.13	40	0.24	0.23	63	0.11	0.14	47
	90+ days past due .....	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual .....	0.86	0.36	85	1.13	0.58	84	0.95	0.45	84	2.03	0.80	92	0.26	0.28	52
Owner Occupied	30–89 days past due .....	0.01	0.04	34	0.06	0.04	70	0.03	0.04	53	0.17	0.07	84	0.05	0.07	47
	90+ days past due .....	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0.17	0.12	68	0.04	0.20	20	0.02	0.17	18	0.13	0.27	29	0.12	0.16	50
Other	30–89 days past due .....	0	0.05	14	0.02	0.07	48	0.01	0.08	44	0.07	0.14	56	0.06	0.07	57
	90+ days past due .....	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.68	0.21	89	1.09	0.31	89	0.94	0.23	90	1.90	0.44	93	0.14	0.10	67
Farmland	30–89 days past due .....	0.19	0.09	81	0	0.13	30	0	0.10	31	0.19	0.11	76	0	0.23	23
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.04	0.51	50	0.07	1.06	45	0.37	0.69	60	0.51	1.13	51	0.41	0.84	51
Credit card	30–89 days past due .....		1.22			0.79			0.81			0.95		1.09	1.19	36
	90+ days past due .....		0.50			0.40			0.45			0.63		0	0.78	12
	Nonaccrual .....		0.13			0.08			0.10			0.05		0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,234,088	995,348	992,494	1,012,106	1,061,918
Retained earnings.....	995,562	883,758	915,869	788,578	696,520
Accumulated other comprehensive income (AOCI) .....	-314,089	39,889	55,113	74,836	27,874
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions.....	1,915,561	1,918,995	1,963,476	1,875,520	1,786,312
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	742,047	566,226	564,241	564,982	569,468
Accumulated other comprehensive income-related adjustments .....	-314,089	39,889	55,113	74,836	27,874
Other deductions from common equity tier 1 capital.....	0	0	0	0	0
Subtotal: .....	1,487,603	1,312,880	1,344,122	1,235,702	1,188,970
Adjustments and deductions for common equity tier 1 capital .....	10,992	16,488	16,488	0	0
Common equity tier 1 capital .....	1,476,611	1,296,392	1,327,634	1,235,702	1,188,970
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus.....	25,000	46,546	46,606	46,368	66,363
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital.....	0	0	0	0	0
Additional tier 1 capital before deductions.....	25,000	46,546	46,606	46,368	66,363
Less: Additional tier 1 capital deductions.....	0	0	0	0	0
Additional tier 1 capital .....	25,000	46,546	46,606	46,368	66,363
<b>Tier 1 Capital</b> .....	1,501,611	1,342,938	1,374,240	1,282,070	1,255,333
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	143,089	65,000	65,000	65,000	65,000
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital.....	178,490	139,200	143,241	128,481	80,284
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	321,579	204,200	208,241	193,481	145,284
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	0
Tier 2 capital .....	321,579	204,200	208,241	193,481	145,284
Exited advanced approach tier 2 capital.....					
Total capital.....	1,823,190	1,547,138	1,582,481	1,475,551	1,400,617
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	17,804,643	15,057,117	15,349,685	13,968,047	12,479,039
Less: Deductions from common equity tier 1 capital.....	753,039	582,714	580,729	564,982	569,468
Less: Other deductions.....	0	0	0	0	0
Total assets for leverage ratio.....	17,051,604	14,474,403	14,768,956	13,403,065	11,909,571
Total risk-weighted assets.....	14,196,430	11,037,663	11,369,907	10,276,333	9,799,329
Exited advanced approach total RWA.....					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A.....	10.40	11.77	33	11.75	12.59
Common equity tier 1 capital, column B.....	0	0.26	46	0	0.29
Tier 1 capital, column A .....	10.58	12.48	16	12.17	13.31
Tier 1 capital, column B .....	0	0.31	46	0	0.33
Total capital, column A .....	12.84	14.27	25	14.02	15.21
Total capital, column B .....	0	0.34	46	0	0.36
Tier 1 leverage .....	8.81	9.22	38	9.28	9.07
Supplementary leverage ratio, advanced approaches HCs.....		6.74		6.90	
				6.71	
					8.72
					7.41

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			82			130			165			145				211	-36.92	7.89
Other insurance activities income .....			82			130			165			145				211	-36.92	7.89
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			306,932			291,825			291,041			292,745				288,206	5.18	37.99

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.02	0.36	42	0.03	0.38	43	0.03	0.36	43	0.03	0.41	41	0.05	0.47	44			
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	17.76	12.02	72	18.91	11.72	78	18.54	12	77	20.72	11.03	91	21.58	11.51	86			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Foreign Activities</b>															
Total foreign loans and leases .....		8,810		799		924		1,264		1,283					
Real estate loans.....		8,810		799		924		1,264		1,283					
Commercial and industrial loans .....		0		0		0		0		0					
Loans to depository institutions and other banks acceptances .....		0		0		0		0		0					
Loans to foreign governments and institutions .....		0		0		0		0		0					
Loans to individuals .....		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities .....		0		0		0		0		0					
Interest-bearing bank balances .....		0		0		0		0		0					
Total selected foreign assets .....		8,810		799		924		1,264		1,283					
Total foreign deposits .....		0		0		0		0		0					
Interest-bearing deposits .....		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26		0.18		0.20		5.18						27.03	
Commercial and industrial loans .....		0.13		0.86		0.79		0.64						0.29	
Foreign governments and institutions .....		0.05		0		0		0						0	
<b>Growth Rates</b>															
Net loans and leases.....	1,002.63	20.31	96	-37.23	-0.16	13	-26.90	6.83	13	-1.48	-2.40	60	-17.07	22.48	15
Total selected assets.....	1,002.63	21.10	97	-37.23	3.36	15	-26.90	9.48	13	-1.48	2.04	47	-49.63	12.40	8
Deposits .....		-2.72			10.74			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans .....							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0		
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		64,058	120,028	160,037	69,066	125,165	-46.63	178.32
Dividends .....		64,000	120,000	160,000	69,000	125,000	-46.67	178.87
Interest .....		17	2	2	15	68	750.00	-15.00
Management and service fees .....		0	0	0	0	0		
Other income .....		41	26	35	51	97	57.69	-10.87
Income from nonbank subsidiaries .....		1,500	1,825	1,825	1,100	775	-17.81	581.82
Dividends .....		1,500	1,825	1,825	1,100	775	-17.81	588.07
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		-100.00
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		65,558	121,853	161,862	70,166	125,940	-46.20	182.14
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-1,781	-92	-88	-128	7		
Total operating income .....		63,777	121,761	161,774	70,038	125,947	-47.62	173.85
<b>Operating Expenses</b>								
Personnel expenses .....		2,871	2,807	3,917	3,426	3,540	2.28	-1.03
Interest expense .....		4,154	3,544	4,725	4,725	4,725	17.21	17.21
Other expenses .....		4,561	3,906	5,692	5,012	8,165	16.77	0.48
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		11,586	10,257	14,334	13,163	16,430	12.96	5.48
Income (loss) before taxes .....		52,191	111,504	147,440	56,875	109,517	-53.19	324.14
Applicable income taxes (credit) .....		-2,904	-2,245	-2,929	-2,260	-3,575		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		55,095	113,749	150,369	59,135	113,092	-51.56	229.65
Equity in undistributed income of subsidiaries .....		96,234	44,049	55,162	89,465	51,368	118.47	75.05
Bank subsidiaries .....		95,984	44,639	55,302	88,973	50,159	115.02	73.49
Nonbank subsidiaries .....		250	-590	-140	492	1,209		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		151,329	157,798	205,531	148,600	164,460	-4.10	111.10
<b>Memoranda</b>								
Bank net income .....		159,984	164,639	215,302	157,973	175,159	-2.83	104.39
Nonbank net income .....		1,750	1,235	1,685	1,592	1,984	41.70	
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,995,125	96.72	1,869,943	93.66	1,896,393	92.96	1,926,269	1,787,006	6.69	44.07	
Common and preferred stock .....	1,995,125	96.72	1,869,943	93.66	1,896,393	92.96	1,926,269	1,787,006	6.69	44.07	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	6,434	0.31	5,971	0.30	6,408	0.31	6,597	6,391	7.75	-4.16	
Common and preferred stock .....	6,434	0.31	5,971	0.30	6,408	0.31	6,597	6,391	7.75	-4.16	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	54,925	2.66	107,608	5.39	124,486	6.10	56,833	124,708	-48.96	87.78	
Cash and due from unrelated depository institution .....	195	0.01	3,015	0.15	3,015	0.15	3,015	3,015	-93.53	-93.53	
Premises, furnishings, fixtures and equipment .....	127	0.01	3,855	0.19	3,645	0.18	3,356	3,860	-96.71	-89.14	
Intangible assets .....	448	0.02	448	0.02	448	0.02	448	448	0.00	0.00	
Other assets .....	5,615	0.27	5,653	0.28	5,614	0.28	7,899	11,612	-0.67	49.97	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	2,062,869	100.00	1,996,493	100.00	2,040,009	100.00	2,004,417	1,937,040	3.32	44.33	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	5,000	0.24	5,000	0.25	5,000	0.25	5,000	5,000	0.00	0.00	
Subordinated notes and debentures .....	96,304	4.67	65,000	3.26	65,000	3.19	65,000	65,000	48.16	48.16	
Other liabilities .....	5,998	0.29	9,777	0.49	8,742	0.43	10,318	11,726	-38.65	-22.73	
Balance due to subsidiaries and related institutions .....	48,901	2.37	48,626	2.44	48,696	2.39	48,454	68,877	0.57	-28.46	
Total liabilities .....	156,203	7.57	128,403	6.43	127,438	6.25	128,772	150,603	21.65	6.90	
Equity Capital .....	1,906,666	92.43	1,868,090	93.57	1,912,571	93.75	1,875,645	1,786,437	2.06	48.60	
Perpetual preferred stock (income surplus) .....	25,125	1.22	125	0.01	125	0.01	125	125	20000.00	20000.00	
Common stock .....	7,393	0.36	6,689	0.34	6,676	0.33	6,740	6,921	10.52	20.35	
Common surplus .....	1,228,312	59.54	990,273	49.60	987,431	48.40	1,006,346	1,056,677	24.04	47.15	
Retained earnings .....	961,542	46.61	832,728	41.71	864,839	42.39	788,578	696,520	15.47	113.79	
Accumulated other comprehensive income .....	-314,089	-15.23	39,889	2	55,113	2.70	74,836	27,874			
Other equity capital components .....	-1,617	-0.08	-1,614	-0.08	-1,613	-0.08	-980	-1,680			
Total liabilities and equity capital .....	2,062,869	100.00	1,996,493	100.00	2,040,009	100.00	2,004,417	1,937,040	3.32	44.33	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	48,796	2.37	48,558	2.43	48,618	2.38	48,380	68,685	0.49	-28.44	
Notes payable to subsidiaries that issued TPS .....	46,784	2.27	46,546	2.33	46,606	2.28	46,368	66,363	0.51	-28.97	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital.....	10.29	11.02	48	11.32	12.52	46	11.01	11.94	47	8.14	7.29	59	10.48	9.68	64	
Bank net income / Average equity investment in banks .....	11.06	11.60	50	11.68	12.35	51	11.44	11.80	52	8.44	7.45	60	10.94	10.51	60	
Nonbank net income / Average equity investment in nonbanks .....	38.45	9.71	93	28.23	13.18	83	28.33	13.12	82	25.86	9.75	83	36.17	7.89	94	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55		
Bank net income / Parent net income .....	105.72	98.76	68	104.34	96.45	75	104.75	96.79	70	106.31	88.16	67	106.51	82.22	73	
Nonbank net income / Parent net income .....	1.16	2.50	60	0.78	3.22	50	0.82	3.40	50	1.07	3.59	53	1.21	5.93	58	
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34				74	
<b>Leverage</b>																
Total liabilities / Equity capital .....	8.19	18.39	33	6.87	16.51	29	6.66	16.81	31	6.87	20.06	24	8.43	20.43	34	
Total debt / Equity capital .....	5.31	12.61	36	3.75	11.37	30	3.66	11.71	31	3.73	14.41	27	3.92	14.31	35	
Total debt + notes payable to subs that issued TPS / Equity capital .....	7.77	14.76	35	6.24	13.41	31	6.10	13.63	32	6.20	16.67	25	7.63	16.36	38	
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.31	12.68	36	3.75	11.46	30	3.66	11.77	31	3.73	14.68	27	3.92	14.56	35	
Total debt / Equity capital – excess over fair value .....	5.31	12.75	36	3.75	11.47	30	3.66	11.81	31	3.73	14.52	27	3.92	14.51	35	
Long-term debt / Equity capital .....	5.31	11.91	38	3.75	10.65	30	3.66	10.95	31	3.73	13.56	27	3.92	13.04	36	
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt .....	27.84	39.59	38	18.53	40.69	29	18.53	39.86	30	15.46	34.67	32	15.61	28.44	39	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	104.98	104.01	60	100.42	103.15	38	99.49	103.22	32	103.05	102.81	52	100.39	103.22	38	
Total investment in subs / Equity capital .....	104.98	109.29	48	100.42	108.29	31	99.49	108.40	23	103.05	110.16	37	100.39	111.07	26	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.47	0.39	62	0.04	0.27	39	-0.05	0.29	30	0.39	0.47	53	0.04	0.36	38	
Equity investment in subs – equity cap / Net income-div (X) .....	0.74	1.15	45	0.05	0.85	6		1.05		0.62	1.82	23	0.06	1.22	9	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	102.62	130.36	41	224.17	152.56	76	220.12	152.85	77	105.95	136.59	37	193.30	177.68	61	
Cash from ops + noncash items + op expense / Op expense + dividend .....	99.88	118.32	40	229.56	155.61	78	223.94	154.48	76	112.05	147.24	38	188.48	190.27	55	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-7.41	105.80	7	193.09	94.59	91	191.69	98.54	92	26.32	134.08	6	161.50	116.34	83	
Pretax operating income + interest expense / Interest expense .....	1,356.40	1,565.66	62	3,246.28	1,645.53	83	3,220.42	1,835.33	81	1,303.70	2,016.32	60	2,417.82	1,968.54	76	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,003.90	1,454.22	51	2,340.39	1,896.20	75	2,319.81	1,770.77	74	939.24	1,539.23	55	1,418.05	1,632.83	57	
Dividends + interest from subsidiaries / Interest expense + dividends .....	111.46	150.57	42	247.86	174.48	74	245.36	174.12	74	114.44	150.43	39	224.72	210.80	63	
Fees + other income from subsidiaries / Salary + other expenses .....	0.55	10.18	67	0.39	12.03	65	0.36	11.92	64	0.60	13.95	62	0.83	16.52	60	
Net income / Current part of long-term debt + preferred dividends (X) .....	161.33	26.99	93		40.79			47.61			35.64			57.11		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	-0.22	3.60	15	-0.17	3.29	18	-0.13	3.44	18	-0.10	3.85	17	-0.16	2.64	22	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.30			0.60			0.17			0.10			0.04		
Nonaccrual .....		0.65			1.04			0.92			1.03			0.54		
Total .....		0.95			1.64			1.09			1.13			0.58		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.33	1.77	65	0.38	1.76	69	0.39	1.76	68	0.43	2.66	67	0.65	5.62	65	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	99.15	70.90	76	40.10	69.90	33	40.72	66.37	33	95.62	81.10	68	45.34	57.84	46
Dividends declared / Net income .....	36.10	31.93	54	28.90	27.22	54	29.79	28.27	54	38.05	42.29	44	31.18	33.08	48
Net income – dividends / Average equity.....	6.58	7.51	45	8.05	9.25	46	7.73	8.62	44	5.04	4.14	61	7.22	6.46	60
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	117.16	133.26	49	263.11	160.45	75	261.31	155.92	77	122.03	132.17	51	243.78	178.13	70
Dividends from nonbank subsidiaries .....	2.75	2.76	73	4	6.19	66	2.98	4.90	69	1.95	3.41	70	1.51	7.53	61
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	119.91	183.35	40	267.11	213.42	70	264.29	203.53	72	123.98	174.85	36	245.29	260.40	59
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	40	43.79	46	72.89	43.30	74	74.31	45.96	75	43.68	60.28	35	71.36	66.55	56
Interest income from bank subsidiaries.....	0.01	0.21	57	0	0.11	50	0	0.11	50	0.01	0.36	50	0.04	0.54	52
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0.03	0	92	0.02	0	91	0.02	0	92	0.03	0	92	0.06	0	93
Operating income from bank subsidiaries .....	40.04	52.71	45	72.90	48.70	73	74.33	51.33	72	43.72	62.88	33	71.46	69.36	50
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	85.71	47.96	63	147.77	66.90	88	108.31	62.63	80	69.10	56.39	59	39.06	82.95	44
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	85.71	64.26	57	147.77	94.31	80	108.31	87.22	73	69.10	79.84	50	39.06	150.41	25
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100.35	67.73	98	98.55	72.55	67	98.90	74.16	68	98.52	69.76	70	99.25	67.32	77
Interest income from bank subsidiaries.....	0.03	0.98	54	0	0.27	48	0	0.23	47	0.02	0.63	48	0.05	0.80	50
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.06	0.03	90	0.02	0.03	89	0.02	0.02	90	0.07	0.04	91	0.08	0.03	90
Operating income from bank subsidiaries .....	100.44	81.70	95	98.58	82.68	59	98.93	83.13	58	98.61	82.20	57	99.38	78.80	70
Dividends from nonbank subsidiaries .....	2.35	2.90	72	1.50	3.56	66	1.13	3.07	67	1.57	1.95	69	0.62	2.65	58
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	2.35	4.41	68	1.50	5.69	57	1.13	4.67	60	1.57	4.70	58	0.62	7.29	45
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	48.17	27.96	74	69.37	28.03	81	69.45	26.38	84	69.11	27.08	82	98.12	28.33	86